NEW HORIZONS

York County Area Agency on Aging

Volume 26, NO. 2 Fall 2019

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Things to Know about Fall Open Enrollment

Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can:

- Join a new Medicare Advantage Plan or stand-alone prescription drug plan (Part D) plan
- Switch between Original Medicare with or without a Part D Plan, and Medicare Advantage

Listed to follow are things to keep in mind while you are choosing your Medicare coverage.

Fall Open Enrollment occurs each year from October 15 through December 7.

Any change you make during Fall Open Enrollment will take effect January 1. In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Part D plan. If you have Medicare Advantage, you can also switch to Original Medicare. To get drug coverage, you should also join a Part D plan. Depending on where you live, you may be able to buy a Medigap policy, which helps pay Original Medicare costs. Limitations apply as to who can buy a Medigap and when.

Review your current Medicare health and drug coverage. If you are dissatisfied with your coverage for next year, make changes during Fall Open Enrollment.

If you have Original Medicare, take a look at next year's Medicare & You handbook to know your Medicare costs and benefits for the upcoming year. If you have a Medicare Advantage Plan, or a Part D plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan's costs, benefits, and/or rules for the upcoming year. Even if you are satisfied with your current Medicare coverage, look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Part D could lower theirs costs by shopping

among plans each year. There could be another Part D plan in your area that covers the drugs you take, with fewer restrictions and/or lower prices.

Help is out there.

Use Medicare's Plan Finder tool if you need help finding Part D plans. The Plan Finder tool compares plans based on the drugs you need, the pharmacy you visit, and your drug costs. Go to www.medicare.gov, and click on "Find health & drug plans". If you want to join a Medicare Advantage Plan, call 1-800-MEDICARE (1-**800-633-4227**). When you receive the list of plans, check the plans' websites or call them to see which best fits your needs. If you research a plan online, also call the plan itself to confirm what you have learned. Make sure the plan includes your doctors and hospitals in its network. Confirm that the plan covers all your drugs, and that your pharmacies are in the preferred network. Write down everything about your conversation, including the date, the representative you spoke to, and any outcomes or next steps. This information may help protect you in case a plan representative gives you misinformation.

Call or visit the website of your State Health Insurance Assistance Program (SHIP). Your local SHIP can help you understand your Medicare coverage options and navigate any changes. In York County, this program is called APPRISE. You can schedule an appointment with a trained APPRISE representative by calling 717-771-9008. See schedule of enrollment events on page 8 in this issue of *New Horizons*.

The best way to enroll in a new plan is to call 1-800-MEDICARE (1-800-633-4227).

Enrolling in a new plan directly through Medicare is the best way to protect yourself if there are problems with enrollment. Write down everything about the conversation when you enroll through Medicare, including the date, the representative you spoke to, and any outcomes or next steps. Before you enroll in a new plan, remember to confirm all the details about your new plan with the plan itself.

Dear Reader: Summer has returned bringing us heat and sunshine; however, time



will pass quickly as the cool days of fall return. The seasonal cycle is a reminder that change is necessary in life. Often we are allowed to decide what changes will occur; unfortunately, many times the change is out of our control and this can make the change a little scary.

One of the most important changes we can control is decisions regarding our health care. Each year, on October 15th, Medicare recipients are given the opportunity to review and change their Medicare health plans and prescription drug coverage for the following year. This decision is in your hands and is an extremely important one.

While reviewing your Medicare coverage can be cumbersome, it does not have to be overwhelming. Reviewing your current needs and the available plans does not take long and making changes can save you money throughout the year. It is also the only time during the year you are permitted to make these changes.

I would encourage everyone that needs some guidance with reviewing their Medicare coverage to reach out to our Agency and schedule a one-on-one counseling

From the Director

session. A trained Medicare counselor will review your options and offer insight regarding available coverage. Please take some time to review the information in this issue of the *New Horizons* for additional information regarding Medicare counseling. A little bit of your time now can ensure you have the right coverage as we move into a new year.

While change is inevitable, it can often be difficult to get everyone to agree on what changes need to be made. Fifty-four years ago a change was made to services for Older Americans through the advent of the Older Americans Act. This Act created Aging Offices across the country and solidified Aging services by providing Federal funding for Older Adult programs.

The Older Americans Act is set to expire on September 30, 2019, if it is not reauthorized by Congress. I am confident the Act will be reauthorized with bipartisan support based on its importance to older adults. The real question is how much financial support will be provided for the Act. We are in a time where the older adult population is growing by leaps and bounds; however, the funding for the Act has not kept up with this growth. Without an influx of new monies, many states will have difficulties meeting the needs of their older adult population and this issue will continue to grow. While I am confident Congress will reauthorize the Act, we are working hard to ensure our legislators understand current funding is

not sufficient to serve the needs of our older adult population.

Sometimes you have no control over change and you have to make the best of it. Sometimes you have full control of the change and can decide which path you will follow. And, sometimes you have to ensure those making the decisions understand what changes are needed. Change can be scary; however, if you help it along, you might get the change you want.



YCAAA Advisory Council

The next York County Area Agency on Aging's Advisory Council meetings will be held at **12:30 pm** on the following dates:

Monday, October 21, 2019

(third Monday instead of second, due to the Columbus Day holiday)

Monday, December 9, 2019

All meetings will be held at the York County Department of Emergency Services 120 Davies Drive, York

Welcome new Advisory Council Members!

Tami Barley • Paige Payne • Staci Rogers Sherry Welsh



NEW HORIZONS

Published the first day of March, June, September and December By

York County Area Agency on Aging

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Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

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New Horizons
100 West Market Street
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Fall 2019

Please notify YCAAA to discontinue your mailed issue.





JuneHarry McDermont
New Horizons Delivery

JulyPatricia Egger

APPRISE & Special Events





August Jody Bray-Duncan Friendly Visitor

September Kay Bufflap Friendly Visitor & Financial Counselor





October *Rich Hartman* Volunteer Ombudsman & Outreach Delivery

November
Cheri Muir
General Office Assistant
& Special Events



Coming Soon...Medicare's Annual Open Enrollment Period October 15th - December 7th



During Open Enrollment, Medicare beneficiaries have the option to compare and switch their current Medicare Advantage Plan or Part D Prescription Drug Plan with new, upcoming plans for 2020.

Why should you get a free comparison?

Medicare Advantage Plans and Part D Prescription Drug Plans can change yearly. Premiums, deductibles, cost sharing, and formulary updates are just a few of the things that can change with your plan. Open Enrollment only happens once a year, so it's important that you take advantage of this time period and make sure you have a plan that fits your needs and budget. Even if you're happy with your current plan, it's always a good idea to compare your options or review your plan to see what changes will happen in 2020.

APPRISE can help!

APPRISE is the State Health Insurance Assistance Program in Pennsylvania. We provide free, **unbiased** insurance counseling to people on Medicare. APPRISE counselors are specifically trained to answer any questions about your coverage. We provide you with clear, easy to understand information about your Medicare options and can assist in comparing plans for 2020. We will also screen you to see if you qualify for any financial assistance programs to get help paying for your prescription drugs or Part B premium. *See pages 8-9 for more info!*

Let us help make sure you are in the best plan for you!

Call today to speak with an APPRISE counselor and schedule your free comparison!

York County Area Agency on Aging 100 West Market St., York, PA 17401

> 717-771-9008 1-800-632-9073

APPRISE is a free service provided by the PA Department of Aging, and is funded in whole or part by a grant through the Administration for Community Living.





Fall Medicare Open Enrollment

Continued from page 1

If you are dissatisfied with a Medicare Advantage Plan you choose during Fall Open Enrollment, you can change your plan during the Medicare Advantage Open Enrollment Period (MA OEP).

The MA OEP occurs each year from January 1 through March 31, with changes taking effect on the first of the month following the month you enroll. During this time, you can switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage Plan to Original Medicare with or without a Part D prescription drug plan.

Understand the difference between Fall Open Enrollment and Open Enrollment for the state or federal Marketplaces.

The federal Marketplaces (also known as Exchanges) offer annual open enrollment periods for uninsured and underinsured Americans. This enrollment period may overlap with Fall Open Enrollment. The Market places are typically NOT meant for people with or eligible for Medicare. If you have or are eligible for Medicare, you should only use the Fall Open Enrollment Period (October 15 through December 7) to make changes to your Medicare coverage.

Source: This information from Medicare Interactive is republished with permission from the Medicare Rights Center. For more info visit www.medicareinteractive.org.

Maintaining Your Freedom on the Road

By: Barbara Zortman, Director, Center for Traffic Safety

Staying safe on the road can be difficult for people of all ages, but as we age it becomes increasingly harder. This article is an outline to help you maintain your freedom on the open road, comfortably and safely.

If you've suffered an injury, stroke, perhaps knee or hip replacement surgery, or other trauma, it is very likely that you would benefit from adaptive equipment to make driving safe, or even *possible*, for you. As a passenger, you might also benefit.

There is a large range of adaptive equipment that includes, but is not limited to: seat back cushions to provide a better view of the road, swivel seats for easier access getting in/out of the vehicle, hand controls, pedal extensions, and wheelchair lifts.

Here is a quick overview of what steps you can take:

- **1. Consult your physician first:** He/she will determine if you are physically and psychologically prepared to drive.
- 2. Find a qualified driver rehabilitation specialist: Your local rehabilitation center can make recommendations, as can your physician. A driver rehabilitation specialist will perform an evaluation to determine the adaptive equipment most suited to your needs. Make sure you are fully recovered first being evaluated too soon can be misleading and may show a need for equipment that you might not need in the future.

- **3. Find a qualified mobility equipment dealer:** To find a qualified dealer in your area, contact the National Mobility Equipment Dealers Association (NMEDA). This may be something that your driver rehab specialist can also help you find. Assure that the dealer you choose to do the work is certified with NMEDA and NHTSA (National Highway Traffic Safety Administration); this will assure that the equipment and modifications are federally approved.
- **4. Get training:** Whether adapting a vehicle you currently own or buying a new one, your vehicle dealership and/or mobility dealer should take the time to educate you on all features; not just the modifications, but just as important are the everyday functions (i.e. turn signals, headlights, emergency brake, etc.) If they don't offer, ask!

This article only skims the surface of this topic. Take a moment to visit this link for specific details on how to successfully work through the entire process, including information on financial resources and support.

https://www.nhtsa.gov/road-safety/adapted-vehicles

You can also contact the Center for Traffic Safety at 717-840-2330 or 800-955-7233, and we'll mail the document to you.

New Rules For Nursing Home Arbitration Agreements

By: Robert Clofine, Certified Elder Law Attorney, practicing in York

A few years ago, I wrote an article about a federal regulation that said nursing homes could no longer require residents to sign predispute arbitration agreements as a condition of admission. Not surprisingly, the nursing home operators opposed the ban and they filed a suit challenging the legality of the new regulation. Now, the Trump administration has reversed course and recently issued a revised final rule, allowing nursing homes to use binding arbitration agreements. Fortunately, however, the facilities must inform patients they aren't required to sign them in order to receive care.

Quite commonly, when one is admitted to a nursing home they are asked to sign a document agreeing to use arbitration to resolve any disputes over their care. By having the resident agree to arbitration, the resident is waiving their right to have a jury hear their complaint if they are injured or receive substandard care. The nursing home desires arbitration as the process may be kept confidential and the award by the arbitrators may be less than what a jury might award. Under the new final rule which is effective September 16, 2019, nursing homes may continue to have residents sign predispute arbitration agreements, but there are a couple of restrictions. For starters, the nursing home must explain the arbitration agreement in a form and manner that the resident or his or her representative understands. Second, the agreement must be voluntary. As such, the resident or his or her representative can simply refuse to sign the agreement. Third, if you do sign the agreement, you have a right to revoke it for a period of 30 days. Finally, even if you do sign an agreement, it cannot prohibit or discourage you or anyone else from filing complaints or communicating with nursing home regulators, or the York County Area Agency on Aging Long-Term Care Ombudsman.

Given the often rushed and emergency circumstances surrounding the nursing home admissions process and the disparity of bargaining power between the prospective resident and the facility, some feel that residents will be coerced into signing even though the new rule prohibits nursing homes from requiring residents to sign arbitration agreements as a condition of admission. Keep in mind that if you do sign such an agreement, it means you give up your right to go to court over things like neglect, abuse, getting the wrong medication, and being stolen from.

Food Safety Tips for the Holidays

Everyone can practice food safety during the holidays.

Wash your hands. Be sure to wash your hands with soap and water before and after preparing food, after touching raw meat, raw eggs, or unwashed vegetables, and before eating or drinking.

Cook food thoroughly. Meat, poultry, seafood, and eggs can carry germs that cause food poisoning. Use a food thermometer to ensure these foods have been cooked to these safe minimum internal temperatures.

- » Ground beef, pork, veal, lamb-160°F.
- » Ground turkey or chicken~165°F.
- » Fresh poultry and stuffing~165°F.
- » Fresh beef, veal, lamb-145°F.
- » Fresh pork or ham-145°F.
- » Precooked ham-165°F.

Roasts, chops, steaks and fresh ham should **rest for 3 minutes** after removing from the oven or grill.

Keep food out of the "danger zone". Bacteria can grow rapidly at room temperature. After food is cooked, keep hot food hot and cold food cold. Refrigerate or freeze any perishable food within 2 hours. The temperature in your refrigerator should be set at or below 40°F and the freezer at or below 0°F.

Use pasteurized eggs for dishes containing raw eggs. Salmonella and other harmful germs can live on both the outside and inside of normal-looking eggs. Many holiday favorites contain raw eggs, including eggnog, tiramisu, hollandaise sauce, and Caesar dressing. Always use pasteurized eggs when making these and other foods made with raw eggs.

Do not eat dough or batter. Dough and batter made with flour or eggs can contain harmful germs, such as E. coli and Salmonella. Do not taste or eat unpasteurized dough or batter of any kind, including those for cookies, cakes, pies, biscuits, pancakes, tortillas, pizza, or crafts. Do not let children taste raw dough or batter or play with dough at home or in restaurants.



Feasting with family and friends is part of many holiday celebrations. These simple tips can keep you safe from food poisoning, or foodborne illness, during the holidays.

Keep foods separated. Keep meat, poultry, seafood, and eggs separate from all other foods at the grocery store and in the refrigerator. Prevent juices from meat, poultry, and seafood from dripping or leaking onto other foods by keeping them in containers or sealed plastic bags. Store eggs in their original carton in the main compartment of the refrigerator.

Safely thaw your turkey. Thaw turkey in the refrigerator, or in a sink of cold water that is changed every 30 minutes.

Turkey Size	Thaw in Refrigerator	Thaw in Cold Water
4 to 12 lbs.	1 to 3 days	2 to 6 hours
12 to 16 lbs.	3 to 4 days	6 to 8 hours
16 to 20 lbs.	4 to 5 days	8 to 10 hours
20 to 24 lbs.	5 to 6 days	10 to 12 hours

Avoid thawing foods on the counter. A turkey must thaw at a safe temperature to prevent harmful germs from growing rapidly.

Source: Centers for Disease Control and Prevention (CDC), www.foodsafety.gov.

Home is where your heart is.

Call to learn how your existing benefits can provide access to care in your home and how you can get both **medical and prescription drug coverage for \$0 per month!**

Get your **FREE \$15 grocery gift card** (no obligation) for meeting with a Senior LIFE Benefit Specialist.



Home Today. Home for LIFE. Senior LIFE York (717) 757-5433

No Co-Pays

No Cost to Those Who Qualify

An Approved Medicare and Medicaid Provider

Will You Need Help with Raking and Shoveling?

York County older adults 60+, who are interested in getting help with fall cleanup, raking, snow shoveling, programming electronic devices, or with other household chores are encouraged to arrange for help from a Rent-A-Kid. The Rent-A-Kid program is sponsored by the York County Area Agency on Aging. This is an "intergenerational program" that connects together York County older adults who need help, and nearby middle and high school students in grades 7-12, who want to help. For over 30 years, "Kids" have been helping and learning from older adults through the Rent-A-Kid program. The **goal** of the Rent-A-Kid program is not only to get an important job done, but also to foster friendships between older adults and youth. Lifelong, rewarding relationships have blossomed between kids and older adults!

Older adults in need of assistance can call the Rent-A-Kid coordinator, Hope Eberly, at 717-771-9103, who will provide names and phone numbers for youth nearby who may



be interested.
It is the responsibility of the older adult to contact the youth and discuss the job to be done, when it is to be done, the rate of pay for the job,

and any other arrangements that need to be made.

The older adult needs to be agreeable to a reimbursement of a minimum of \$5/hour, or a negotiated rate based on the job.

Middle and high school students in grades 7-12 who are interested in participating should contact their local school guidance counselor for the application. They can also obtain an application at www.ycaaa. org on the Forms and Documents page, or call Hope Eberly at 717-771-9103 for an application.

Application Deadline Extended

The Property Tax/Rent Rebate program deadline for older adults and residents with disabilities to apply for rebates of rent and property taxes paid in 2018 has been extended from June 30 to December 31, 2019.

The rebate program benefits eligible Pennsylvanians age 65 and older, widows and widowers age 50 and older, and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters. Half of Social Security income is excluded. Spouses, personal representatives or estates may also file rebate claims on behalf of claimants who lived at least one day in 2018 and meet all other eligibility criteria. It costs nothing to apply for a rebate.

The Property Tax/Rent Rebate Program is one of five programs supported by the Pennsylvania Lottery and Slots Gaming. Since the program's 1971 inception, older and disabled adults have received more than \$6.9 billion in property tax and rent relief.

Applicants may obtain Property Tax/Rent Rebate claim forms (PA-1000) and related information online at **www.revenue.pa.gov** or by calling, toll-free, **1-888-222-9190.** They may also be available from Department of Revenue district offices and state legislators' offices.

WARNING: Scam Calls Targeting Recipients of Property Tax & Rent Rebates

The Pennsylvania Department of Revenue has issued a warning to Pennsylvanians to be cautious of a scam targeting seniors and people with disabilities who receive rebates through the Property Tax/Rent Rebate Program.

The department has received information that the scam consists of unsolicited telephone calls from a person claiming to work for the Department of Revenue. The caller starts the call by saying the recipient's application for the Property Tax/Rent Rebate Program has been approved. The caller then asks if the recipient would like the rebate directly deposited into a bank account. That's followed by a request for the recipient's banking information.

"We want the public to be aware of this scam and know that the Department of Revenue does not make unsolicited calls requesting banking information," Revenue Secretary Dan Hassell said. "We know that criminals are always looking for new ways to take advantage of Pennsylvanians, which is why it is critical for everyone to protect their financial information and be extremely cautious when they receive unsolicited phone calls." The Property Tax/Rent Rebate Program is a program that annually provides property tax and rent relief to income-eligible seniors and people with disabilities. Last year nearly 572,000 people received more than \$253 million through the Property Tax/Rent Rebate Program. Since the program's inception in 1971, older and disabled adults have received more than \$6.9 billion in property tax and rent relief.

Here is some additional information on the program and tips to safeguard against this scam:

The Department of Revenue does not collect applicants' banking information over the phone. Applicants are required to submit their bank account information on their application forms in order to receive their rebates through direct deposit.

The Department of Revenue does contact applicants via automated calls to confirm their information has been received and approved. If the department needs more information about an individual's application, it sends a letter through the mail.

Do not give out personal information over the phone to unsolicited callers, even if the caller claims to be from the Department of Revenue, the IRS or your bank.

Do not trust the number you see on your caller ID, even if it appears to be coming from the Department of Revenue or the IRS. Scam artists increasingly use a technique known as spoofing to trick caller ID.

Legitimate businesses and government agencies will not contact you to verify your account information, so ask for a call-back number. Ask why your personal information is needed, how it will be used, how it will be protected, and what happens if you do not share it. Contact your bank or credit card company to confirm the call.

If you received one of these scam calls and provided your banking information or other personal information, immediately call your bank to report this potential fraud.

Source: www.revenue.pa.gov

York County Weatherization Program

The County of York, through the York County Planning Commission and state and federal funding, provides the York County Weatherization Program. Its purpose is to help York County residents who have a limited income, so that they can lower their fuel bills, save energy, and have more comfortable homes in the process.

The Weatherization Program has offered these services since 1972 and more than 10,000 families have benefited from taking part in the program (homes that have been previously served are not eligible for re-service).

Both homeowners and renters are eligible to apply for the services. Renters need to have the consent of their landlord to participate.

The work is done for income-eligible households free of charge.



Specially-trained workers make specified repairs to your home so that it becomes more energy efficient, thus reducing your heating and electric bills.

Services include attic and basement insulation, hot water heater and pipe insulation, window and door weather stripping, caulking and broken glass replacement. Also, your furnace and hot water heater will be tested for its efficiency and safety.

No lien is filed against your home.

In addition, the program provides education on ways that you can save and use energy wisely.

Income eligibility guidelines are as follows:

#Persons 1 2 3 4
Income \$24,980 \$33,820 \$42,660 \$51,500
Each additional person add \$8,840.

For additional information contact:

York County Planning Commission 28 East Market Street, 3rd Floor York, PA 17401

Call 717-771-9870 and choose Option 1 for the Weatherization Program.

York County Walks

Taking Steps for Better Health!

"York County Walks" is a Healthy York County Coalition program.

Every day is a good day to get outdoors and walk! Experts agree that moving more often:

- Improves your mood and sleep;
- Slows the effects of aging;
- Lowers your risk of heart disease, stroke, dementias, and other chronic illnesses;

Second Saturday Walks - 9 AM

Rocky Ridge ParkSept. 14threar lotNixon ParkOct. 12ndmain lotCousler ParkNov. 9thmain lot

First Fridays at Pinchot – 10 AM – 11:30 AM Sept. 6th and Oct. 5th. Meet at the main day use building in Conewago Day Use area.

WellSpan Health Walk 'n Talk with a Doc

Walk and talk about your heart-related questions with cardiologist Dr. Barclay. **Pre-register by calling Lisa Gemmill at** 717-741-8267.

John Rudy6-7 PM9/25Pavilion ASpringettsbury5-6 PM10/24North LotYork Galleria9-10 AM11/19Boscovs LApple Hill9-10 AM12/18Apple Cart

Call **717-851-2333** for more information. Schedule a *York County Walks* program for your group.

HEALTHYORK

CELEBRATING 25 YEARS

COUNTY COALITION

www.healthyyork.org

September Class - Diabetes

Living Well With Diabetes -- Your Life, Your

Way is a structured, evidence-based program designed by the Self-Management Resource Center to provide tools for managing diabetes, dealing with difficult emotions, and breaking the symptom cycle that comes with the disease. This FREE program introduces participants to self-management tools like healthy eating, monitoring blood sugar, and action planning, among others. A companion book, *Living a Healthy Life with Chronic Conditions, 4th Edition*, and an audio relaxation CD will be provided to all participants.

Who is eligible to participate?

Age 60 or older and living with pre-diabetes or diabetes, or age 60 or older caregivers of someone living with diabetes.

South Central Senior Center

150 East Main Street, New Freedom Tuesdays, September 10—October 15 9AM—11:30AM

To register, call the senior center: 717-235-6060

Real Life Benefits of Exercise and Physical Activity

Exercise and physical activity aren't just good for your mind and body, it can help you stay active and mobile as you age! Regularly including all 4 types of exercise will give you a wide range of real-life benefits. Exercise and physical activity fall into four basic categories—endurance, strength, balance, and flexibility. Most people tend to focus on one activity or type of exercise and think they are doing enough. Each type is different, though. Doing them all will give you more benefits. Mixing it up also helps to reduce boredom and cut your risk of injury.

Endurance activities help you:

- Keep up with your grandchildren during a trip to the park.
- Dance to your favorite songs at the next family wedding.
- Rake the yard and bag up the leaves.

Strength training will make it easier to:

- Lift your carry-on bag into the overhead bin of the airplane.
- Carry groceries in from the car.
- Pick up bags of mulch.

Balance exercises make it safer to:

- Turn around quickly when you're on a walk and hear a bicycle bell behind you.
- Walk along a cobblestone path without losing your balance.
- Stand on tiptoe to reach something on a top shelf.

Flexibility exercises make it easier to:

- Bend down to tie your shoes.
- Look over your shoulder as you are backing out of the driveway.
- Stretch to clean hard to reach areas of the house.

Source: https://go4life.nia.nih.gov/

Pre-Retirement Seminar

Free Medicare Facts for New or Pre-Retirees seminars will be presented by the York County Area Agency on Aging's APPRISE Program on Thursday, September 26, or Wednesday, November 6, 6 p.m. to 9 p.m., in meeting room #1 of the Penn State Extension Offices, York County Annex, 112 Pleasant Acres Road, York.

Preregistration is required.

Topics covered include benefits provided under Medicare, Original Medicare and Medicare Advantage Plan coverage options, prescription drug coverage and navigation tools, Medicare Savings Programs, preventive services, Medigap plans, MyMedicare.gov and tech tools.

Please call **717-771-9008** or **1-800-632-9073**, or email **aging@yorkcountypa.gov** for more information and to register.

Learn How You Can Prevent Falls this Fall

FALLS FREE® COALITION of YORK COUNTY

Falls are not a normal part of aging, and most falls are preventable. Learn how you can reduce your risk of falling by visiting the Falls Free area at the 50*plus* EXPO on **September 25th at the York Expo Center**. The Falls Free Coalition of York County community partners will again staff a designated unique area to **emphasize the importance of preventing falls in older adults.**

Healthcare providers, consisting of nurses, physical therapists, occupational therapists, pharmacists, exercise specialists, educators, as well as other professionals, will provide the following free screenings and services:

- Falls risk assessment
- Balance and gait testing
- Cane and walker checks
- Exercise demonstrations
- Brown bag medicine review (bring your medications or list with you to the booth)

- Information about A Matter of Balance (falls-prevention classes)
- Demonstration of helpful assistive devices
- Tips for caregivers and what to do when a fall occurs
- Depression resources

The mission of the Falls Free Coalition of York County is to partner with the community to increase fall prevention awareness for York county older adults. Membership includes the following organizations — Amramp, City of York-Bureau of Health, Cognitive Health Solutions, Drayer Physical Therapy, Encompass Home Health, Martin Foot and Ankle, OSS Health, rabbittransit/3P Ride, Self Determination Housing Project, SpiriTrust Lutheran®, Transitions Healthcare Gettysburg, UPMC, WellSpan Health, York County Area Agency on Aging, York County Coroner's Office.

Sound Health Music Gets You Moving and More . . .

Music has been around since ancient times. It can get your foot tapping, lift your mood, and even help you recall a distant memory. Scientists are exploring the different ways music stimulates healthier bodies and minds.

"When you listen to or create music, it affects how you think, feel, move, and more," says neuroscientist Dr. Robert Finkelstein, who coleads the National Institute of Health's (NIH's) music and health initiative.

Music affects more than the brain areas that process sound. Using techniques that take pictures of the brain, like magnetic resonance imaging (MRI), scientists have found that music affects other brain areas. Music "lights up" brain areas involved in emotion, memory, and even physical movement. NIH-funded scientists are investigating whether music can help patients with movement disorders, like Parkinson's disease.

"Studies show that when a certain beat is embedded in music, it can help people with Parkinson's disease walk," Dr. Finkelstein says. Another study is looking at how dance compares to other types of exercise in people with Parkinson's disease.

There's also evidence that music may be helpful for people with other health conditions, including

Alzheimer's disease, dementia, traumatic brain injury, stroke, aphasia, autism, and hearing loss.

Listening to and making music on your own can bring health benefits. But some people may also benefit from the help of a board-certified music therapist. Music therapists are trained in how to use music to meet the mental, social, and physical needs of people with health conditions. Music therapists can use certain parts of music, like the rhythm or melody, to help people regain abilities they've lost from a brain injury or developmental disability. For example, a person who's had a stroke may be able to sing words, but not speak them. Shared musical experiences can help a family member connect with a loved one who has dementia.

"Think of music like physical fitness or what you eat," Dr. Finkelstein says. "To see the most health benefits, try to include music as a regular, consistent part of your life. It's never too late to add music to your life."

Source: https://newsinhealth.nih.gov/2018/01/sound-health



Daylight savings time ends on Sunday, November 3, 2019 at 2:00 am.

Remember to turn your clock back one hour!



Fall Injuries in York County

By: Pamela L. Gay RN BS D-ABMDI, York County Coroner

Among the more common causes of traumatic death in York County are senior adults who fall and fracture a hip, or fall and develop an internal brain bleed. We currently have had 61 such deaths this year, down slightly from 67 at this time last year. Many with fractures do not die, but some develop complications from their pain and immobility, including pneumonia and blood clots. These can lead to death. People with brain injuries may survive for a few days, but due to their age, medical history and certain blood thinner medications, they often deteriorate. Their families place them on comfort care and they die a few days after falling. What is unique about them is that in many situations, these deaths are totally preventable.

September is Falls Prevention Month. As a member of the Falls Free Coalition of York County, the York County Coroner's Office wants to remind older adults 60+ that there are FREE Falls Prevention classes called "Matter of Balance", "Healthy Steps for Older Adults", and "Healthy Steps in Motion" that are offered in our communities all year. These classes provide senior adults with the tools they can use to improve their balance and strengthen their muscles. Please go to https://fallsfreeyork.org/ for more information, or page 16 of this issue.

Announcing Medicare Annual Enrollment Events

- Do you need help comparing the available plans or enrolling in a different plan?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?



The APPRISE Program at the Area Agency on Aging will be offering one-onone assistance by *prescheduled appointments*

only during the upcoming Annual Enrollment at the following locations. To schedule an appointment, call the APPRISE Scheduling Line on or after Tuesday, September 3 at (717) 771-9042.

Wednesday, October 16

South Western High School 200 Bowman Road, Hanover **4:00 PM to 7:00 PM**

Thursday, October 17

West York High School 1800 Bannister Street, York 4:00 PM to 7:00 PM

Tuesday, October 22

York Suburban High School 1800 Hollywood Drive, York 4:00 PM to 7:00 PM

Thursday, October 24

Spring Grove High School 1490 Roth's Church Road, Spring Grove 10:00 AM to 1:00 PM

Monday, October 28

Dallastown Area Senior High School 700 New School Lane, Dallastown **4:00 PM to 7:00 PM**

Tuesday, October 29

Red Land High School 560 Fishing Creek Road, Lewisberry 1:00 PM to 3:00 PM

Monday, November 4

SpiriTrust Lutheran®
The Village at Shrewsbury
Zimmerman Place
800 Bollinger Drive, Shrewsbury
9:30 AM to 12:00 PM

Thursday, November 7

Northeastern High School 300 High Street, Manchester 1:30 PM to 4:30 PM

Tuesday, November 12

SpiriTrust Lutheran®
The Village at Sprenkle Drive
Glatfelter Center Community Room A
1802 Folkemer Circle, York
9:00 AM to 12:00 PM

Wednesday, November 13

South Western High School 200 Bowman Road, Hanover 4:00 PM to 7:00 PM

Monday, November 18

West York High School 1800 Bannister Street, York 4:00 PM to 7:00 PM

Tuesday, November 19

York Suburban High School 1800 Hollywood Drive, York **4:00 PM to 7:00 PM**

Thursday, November 21

Spring Grove High School 1490 Roth's Church Road, Spring Grove 10:00 AM to 1:00 PM

Monday, November 25

Red Lion Area High School 200 Horace Mann Avenue, Red Lion 9:30 AM to 2:00 PM

Tuesday, November 26

Kennard-Dale High School 393 Main Street, Fawn Grove 10:00 AM to 12:00 PM

Monday, Tuesday & Wednesday, December 2, 3 & 4

York County Area Agency on Aging 100 West Market Street, York 9:00 AM to 12:00 PM

Please note: These events are only for current **Medicare beneficiaries** who would like to compare 2020 plans. If you are <u>new</u> to Medicare or have other questions regarding Medicare, please call our **APPRISE Help Desk at 717-771-9008.**

Medicare Advantage and Part D Marketing Rules

Insurance companies selling Medicare private plans must follow certain rules when promoting their products. These rules are meant to prevent plans from presenting misleading information about a plan's costs or benefits, also known as marketing fraud.

Medicare private plans are allowed to conduct certain activities. For instance, companies can market their plan through direct mail, radio, television, and print advertisements. Agents can also visit your home if you invite them for a marketing appointment.

However, insurance agents **CANNOT**:

- Call you if you did not give them permission to
- Visit you in your home, nursing home, or other place of residence without your invitation

- Ask for your financial or personal information (like your Social Security number, Medicare number, or bank information) if they call you
- Provide gifts or prizes worth more than \$15 to encourage you to enroll (gifts or prizes that are worth more than \$15 must be made available to the general public, not just to people with Medicare)
- Disregard federal and state consumer protection laws for telemarketing, the National or PA State Do-Not-Call Registries, or do-not-callagain requests. You can register for the National Registry at 1-888-382-1222 (TTY: 1-866-290-4236) or the PA State Registry at 1-888-777-3406.
- Market their plans at educational events or in health care settings (except in common areas)

- Sell life insurance to you, or other non-health products at the same appointment (known as cross-selling), unless you request information about such products
- Compare their plan to another plan by name in advertising materials
- Use the term "Medicare-endorsed" or suggest that their plan is a preferred Medicare plan.

 Plans can use Medicare in their names as long as it follows the plan name (for example, the Acme Medicare Plan) and the usage does not suggest that Medicare endorses that particular plan above other Medicare plans
- Imply that they are calling on behalf of Medicare

Source: This information from Medicare Interactive is republished with permission from the Medicare Rights Center.

For more info visit www.medicareinteractive.org.

Important Dates

By September 30: 2020 Medicare & You handbook will be mailed to Medicare beneficiaries. You can request an e-version of the handbook through your MyMedicare.gov account or by contacting Medicare at 1-800-MEDICARE. (1-800-633-4227)

By September 30: All plans must mail their current members the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices tell members about any changes for the 2020 plan year. As always, you should carefully review these notices and make sure your current plan continues to best meet your needs.

On October 1: Organizations are allowed to begin marketing their 2020 plans.

By October 1: Tentative date for 2020 plan data to be displayed on the Medicare Plan Finder.

By October 2: Plans that are leaving the Medicare program in 2020 must send their current members a letter notifying them that their current coverage will end on December 31, 2019.

By October 15: Notice of Creditable Coverage Received. Employer/Union and other general health plans must provide all Medicare-eligible enrollees information on whether or not their drug coverage is creditable.

On October 15: Annual Enrollment Period (AEP) begins. People with Medicare can make changes in their Medicare coverage by enrolling in

a different Part D plan, changing from Medicare Advantage to Original Medicare, or vice versa.

On December 7: Annual Enrollment Period (AEP) ends.

On January 1, 2020: 2020 plan benefit period begins.

From January 1 to March 31, 2020: Medicare Advantage Open Enrollment Period (MA OEP). During this time, Medicare beneficiaries with Medicare Advantage Plans can switch from their current Medicare Advantage Plan to another MA Plan, or to Original Medicare with or without a Part D plan. You can only use this period if you have a Medicare Advantage Plan.

When Choosing Medicare Coverage, Consider These Seven Things

(1) COSTS: How much are your premiums, deductibles, and other costs? How much do you pay for services like hospital stays or doctor visits? Is there a yearly limit on what you could pay out-of-pocket for medical services? Make sure you understand any coverage rules that may affect your costs.

Costs in Original Medicare

There's no limit on how much you pay out-of pocket per year unless you have supplemental coverage.

Costs in Medicare Advantage

Plans have a yearly limit on your out-of-pocket costs. If you join a Medicare Advantage Plan, once you reach a certain limit, you'll pay nothing for covered services for the rest of the year. This option may be more cost effective for you.

If you're in a Medicare plan, review the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC) your plan sends you each year, usually in the fall. The EOC gives you details about what the plan covers, how much you pay, and more. The ANOC includes any changes in coverage, costs, or service area effective in January. If you don't get an EOC or ANOC, contact your plan.

(2) COVERAGE: How well does the plan cover the services you need?

Coverage in Original Medicare

Medicare covers medical services and supplies in hospitals, doctors' offices, and other health care settings. Services are either covered under Part A or Part B.

Coverage in Medicare Advantage

Plans must cover all of the services that Original Medicare covers. Many plans offer benefits that Original Medicare doesn't cover like vision, hearing, or dental.

(3) YOUR OTHER COVERAGE: If you have other types of health or prescription drug coverage, make sure you understand how that coverage works with Medicare. If you have employment-related coverage, or get your health care from an Indian Health or Tribal Health Program, talk to your benefits administrator or insurer before making any changes.

Supplemental coverage in Original Medicare

You can add a Medigap policy to help pay your out-of-pocket costs in Original Medicare, like your deductible and coinsurance.

Supplemental coverage in Medicare Advantage

It may be more cost effective for you to join a Medicare Advantage Plan because your cost sharing is lower (or included). And, many Medicare Advantage plans offer vision, hearing, and dental. You can't use (and can't be sold) a Medigap policy if you're in a Medicare Advantage Plan.

(4) PRESCRIPTION DRUGS: Do you need to join a Medicare Prescription Drug Plan? Do you already have creditable prescription drug coverage? Will you pay a penalty if you join a drug plan later? What's the plan's overall star rating? What will your prescription drugs cost under each plan? Are your drugs covered under the plan's formulary? Are there any coverage rules that apply to your prescriptions? Are you eligible for a free Medication Therapy Management (MTM) program?

Prescription drug coverage in Original Medicare

You'll need to join a Medicare Prescription Drug Plan (Part D) to get drug coverage.

Prescription drug coverage in Medicare Advantage

Most Medicare Advantage Plans include drug coverage. If yours doesn't, you may be able to join a separate Part D plan.

(5) DOCTOR AND HOSPITAL CHOICE:

Do your doctors accept the coverage? Are the doctors you want to see accepting new patients? Do you have to choose your hospital and health care providers from a network? Do you need to get referrals?

Doctor and hospital choice in Original Medicare

You can go to any doctor that accepts Medicare.

Doctor and hospital choice in Medicare Advantage

You may need to use health care providers who participate in the plan's network. If so, find out how close the network's doctor or pharmacies are to your home. Some plans offer out-of-network coverage.

(6) **QUALITY OF CARE:** Are you satisfied with your medical care? The quality of care and services offered by plans and other health care providers can vary. How have Medicare and other people with Medicare rated your health and drug plan's care and services?

(7) **TRAVEL:** Will the plan cover you if you travel to another state or outside the U.S.?

Original Medicare generally doesn't cover travel outside the U.S., *although you may be able to buy supplemental insurance that offers travel coverage.*

Medicare Advantage Plans usually don't cover care outside of the U.S.

Source: www.medicare.gov



The 18th annual York County Senior Games were a huge success with a fun week full of fitness and fellowship! There were 550 registered participants ranging in age from 50 to 98, and over 150 were new to the Games this year. There were 48 different events offered at 8 locations throughout York County, with participants receiving more than 2,000 gold, silver and bronze medals. The participants competed for a combined total of 3,000 times throughout the week of events.

The York County Senior Games are funded entirely by the financial support from local organizations and sponsors. A special thank you to our wonderful and loyal sponsors of the 2019 Senior Games! The Games could not happen without their generous support! They included:

Platinum: Bellomo & Associates, LLC, ManorCare Health Services, The Brunswick at Longstown & Colonial Manor Nursing and Rehab Center, UPMC for Life; Gold: Pennsylvania LOTTERY, SpiriTrust Lutheran®; Silver: Highmark, Blue Shield, Victory Athletic Association; **Bronze:** Glatfelter Insurance Group, Normandie Ridge Senior Living Community, OSS Health, Shiloh American Legion

Post 791, VFW Post 2493, Visiting Angels Living Assistance Services, WellSpan Orthopedics; Media: NewsTalk 93.9 & 910 WSBA, On-Line Publishers, Inc.; Supporter: VFW Post 556; and In-Kind: Weis Markets.

As always, the Senior Games Committee members are very grateful to all the volunteers that made the 2019 Games successful. There were over 220 volunteers this year, of all ages and many different walks of life. They included high school and college students, agency volunteers, community members, representatives from businesses and organizations, senior centers – to name just a few.

There were many special memories made during this week and many record breaking personal accomplishments - from high scores to overcoming obstacles and successfully competing in the games.

Dorothy, at 98 years young, won a gold medal in 500, adding to her 2 previous gold medals in that event.

Running volunteers went above and beyond making sure the runners were well hydrated, running alongside the participants while cheering them across the finish line.

Two first- time 80+ year old participants competed in multiple running events including the 1600 meter and 5k. A granddaughter flew in from out of state the night before the running events and flew home the next day, just to cheer on her grandfather!

John Barton, this year's torchbearer, is proof that age is just a number. At 93 years of age, he continues to be young at heart! He didn't even begin participating in the Games until age 81. John states he was honored to have been chosen as the torchbearer for the York County Senior Games, but the honor was

Have a great year and hope to see everyone in 2020!



IMPORTANT DATES!

Last Day to Register to VOTE October 7, 2019

Last Day to Apply ~ Civilian Absentee Ballot October 29, 2019

"Voted" Absentee Ballots Must Be Received By November 1, 2019

ELECTION DAY!

Tuesday, November 5, 2019

Polls open 7 am • Must be in line by 8 pm

York County District Attorney to Speak at 2019 YORKVET Breakfast on The Veteran's Gift

Navy Veteran and York County District Attorney David W. Sunday will be the keynote speaker at York County's annual Veterans Day Celebration and Breakfast on Monday, Nov. 11th at 8:00 am. The breakfast will be at the York Expo Center's Mid-Atlantic Industrial Memorial Hall West.

The event is a celebration of York County veterans and their continued service to our community. Private contributions from throughout York County support the annual breakfast.

Ceremonies will also include presentation of the George H. Eyler award for distinguished service. The 28th annual award is presented to a deserving YORKVET who has demonstrated distinguished service to our community over an extended period of time.

Terry Gendron, director of the York County Department of Veterans Affairs, will serve as master of ceremonies.

About Dave Sunday

Dave's desire to serve began at the age of 18, when he enlisted in the United States Navy. Dave received his Juris Doctorate from Widener Law School.

After brief stints at the United Nations, and private practice, Dave moved back to York and began a clerkship to the Honorable Joseph C. Adams. In 2009, he became a York County prosecutor. In 2013 Dave worked with Coroner Pam Gay to establish the York County Heroin Task Force, now the York Opioid Collaborative. It was this time spent in the community, that Dave realized the impact he could have when seeking to maximize public/private partnerships. As District Attorney, Dave now serves on the Board of Directors for the York Opioid Collaborative, the Criminal Justice Advisory Board, York County Prison Board and Better York Board.

Dave, his wife and their son currently reside in Carroll Township.



In the United States, Marian McQuade has been recognized nationally as the founder of National Grandparents Day.

September 8, 2019

Congress passed the legislation proclaiming the first Sunday after Labor Day as National Grandparents Day and, on August 3, 1978, then-President Jimmy Carter signed the proclamation. It is interesting to note that while Mother's Day and Father's Day have "singular" apostrophes, officially Grandparents Day has no apostrophe.

McQuade made it her goal to educate the youth in the community about the important contributions seniors have made throughout history. She also urged the youth to "adopt" a grandparent, not just for one day a year, but rather for a lifetime. The statute cites the day's purpose:

"...to honor grandparents, to give grandparents an opportunity to show love for their children's children, and to help children become aware of strength, information, and guidance older people can offer."

"TechTime" at York County Libraries!

(Because a little know-how can make a smart phone smarter...)

Technology changes fast. Whether you have been using smartphones and tablets for years, or just got your first one, it can all seem overwhelming. That's why "TechTime" is now available at your local York County Libraries.

If you or family members are looking for some plain-English explanations of how all this "tech stuff" works, consult with the Technology Specialist at any of the 13 York County Library locations. During your visit, you can get more familiar with the technological side of things. Although Tech Time is not a repair service, the specialist can also recommend when it is time to think about updating your devices, without the pressure of a salesperson.

During TechTime, the specialist will provide answers to almost all your technology questions.

Some of the assistance that will be provided includes: learning your new device, fixing problems, protecting your device, protecting yourself, downloading books, recommending what to buy, and much more!

TechTime's specialist is also available to help you with the library's in-house technology, as

well as your very own devices. The specialist assists with smartphones, tablets, e-readers, and computers/laptops.

The specialist will show you where you can discover helpful information to keep you safe. Are you concerned about being misled by "fake news" in your inbox? Or you have no idea how to use Facebook? You can ask questions about these and other topics, and if the specialist does not have a solution, she can help you find one.

The technology specialist is always happy to assist you in figuring out how to make technology work. Check the posted schedule on the website calendar for the monthly visits around York County Libraries, or stop by Martin Library and ask for assistance at the Information Services desk.

FIRST AND THIRD MONDAY

Martin (York City), 5:00-6:00 pm

FIRST THURSDAY

Kaltreider-Benfer (Red Lion), 10:00-11:45am **Mason-Dixon** (Stewartstown), 1:30-3:15 pm **Collinsville** (Brogue), 4:00-5:45 pm

SECOND THURSDAY

Dover, 10:00-11:45 am **Dillsburg**, 1:30-3:15 pm **Red Land** (Etters), 4:00-5:45 pm

THIRD THURSDAY

Paul Smith (Shrewsbury), 10:00-11:45 am Arthur Hufnagel (Glen Rock), 1:30-3:15 pm Kreutz Creek (Hellam), 4:00-5:45 pm

FOURTH THURSDAY

Guthrie (Hanover), 10:00-11:45 am Glatfelter (Spring Grove), 1:30-3:15 pm Village (Jacobus), 4:00-5:45 pm

SECOND SATURDAY

Martin (York City), 10:30-12:00 noon

The TechTime specialist will hold a "Power Session", focusing solely on one tech-related topic. Power Session topics and registration can be found at:

https://www.yorklibraries.org/events/month/?tribe-bar-search=techtime

You can also call the library's Information Services department at **717-849-6926** for help or to register.

Source: https://www.yorklibraries.org/library-services-programs/ tech-time/.

Vitamin D – Everything you need to know

By: Daniel Russo MD, Senior Resident, Thomas Hart Family Practice, WellSpan York Hospital

Background

Vitamin D, or calcitriol, is a fat-soluble vitamin found in a variety of foods and made by your own body. You may already know that vitamin D is necessary to build and maintain strong bones, but it is also active in the functions of your immune system (helping you fight infections) and muscle function. Despite its essential functions, up to 40% of adults have been found to have vitamin D insufficiency.

Where does it come from?

The majority of your vitamin D comes from dietary intake. Naturally vitamin D-rich foods include fish (especially salmon, swordfish, and tuna), egg yolks, and liver. Other foods such as milk, yogurt, orange juice and breakfast cereals are sold with vitamin D added. The average recommended dietary intake for adults is 600 IU, but in adults more than 70 years old that rises to 800 IU (equivalent to 5 oz of salmon or nearly 7 cups of milk!).

Because it can be hard to fit a full day's worth of vitamin D into your diet, vitamin D is also found

in daily supplements and vitamins. If you take a daily vitamin, check the supplement facts on the back and look for at least 800 IU of vitamin D.

Besides the vitamin D you get in your diet, you also make your own! It takes three organs to make this very important vitamin. Ultraviolet light converts a molecule in your skin to an inactive form of vitamin D. It then gets converted to an active form using your kidneys and your liver. That being said, it is NOT recommended to abstain from sunscreen or use tanning beds in an effort to increase your vitamin D production, due to the risk of skin cancer. In addition, between October and April the sun does not get high enough in the sky for us to make our own vitamin D.

What happens if you don't have enough?

Most people who have low vitamin D levels have no symptoms, especially in mild deficiency. Usually it is discovered either through abnormalities on blood tests (such as low calcium), or as part of an evaluation after a broken bone. If you are found to have a low vitamin D level in your blood, your doctor will most likely

prescribe a prescription strength oral vitamin D pill to take either daily, or a larger weekly dose depending on the severity of your deficiency.

Is it possible to have too much of a good thing?

Vitamin D can be toxic if too much is ingested. This most frequently happens when people take excessive amounts of oral supplements as part of a fad diet. The upper limit of safe vitamin D ingestion in a typical adult is 4000 IU (equivalent two gallons of milk) daily. Symptoms of vitamin D toxicity include confusion, increased drinking and urinating, vomiting and weakness. If you think you are taking too much vitamin D, consult your doctor's office.

Sources: Office of Dietary Supplements - Vitamin D. (n.d.). Retrieved July 19, 2019, from https://ods.od.nih.gov/factsheets/ VitaminD-HealthProfessional/

Bordelon, P., Ghetu, M. V., & Langan, R. C. (2009, October 15). Recognition and Management of Vitamin D Deficiency. Retrieved from https://www.aafp.org/afp/2009/1015/p841.html

Dawson-Hughes, B. (n.d.). Vitamin D deficiency in adults: Definition, clinical manifestations, and treatment. Retrieved July 19, 2019, from https://www.uptodate.com/contents/vitamin-d-deficiency-in-adults-definition-clinical-manifestations-and-treatment?

Medicare Does Not Give Out DNA Kits!

Scammers can get very creative, especially as we move toward the holidays. The Federal Trade Commission (FTC) is getting reports that callers claiming to be from Medicare are asking people for their Medicare numbers, Social Security numbers, and other personal information . . . in exchange for DNA testing kits! The callers might say the test is a free way to get early diagnoses for diseases like cancer, or just that it's a free test, so why not take it? But the truth is, Medicare does not market DNA testing kits to the general public (although there are many companies marketing DNA testing kits for sale during the holiday gift-buying season).

This is yet another government imposter scam. In this example, as in others, scammers may give what seems like a believable explanation for needing your information. But before you give anyone our personal information or a swab from your cheek, consider these tips to help you spot and avoid these kinds of scams:

- Government agencies will rarely, if ever, call you. If they do, it will be AFTER they send you a letter or to return a call you made to them. But anytime the "government" caller demands information (or payment by wire transfer or gift card), that's a scam.
- Don't trust caller ID. Scammers use technology to hide their real number, but show one that seems legit. So if the caller ID shows a 202 area code, or says "government" or "Washington, DC," don't take that at face value. It could be anyone calling from anywhere.
- Never give anyone who calls or approaches you out of the blue information like your Medicare, bank account, credit card or Social Security number. Scammers can use your information, steal your identity, get credit in your name and take your money.

If you've been ripped off or scammed, complain to the Federal Trade Commission. It can help put the bad guys out of business. To file a complaint, just call 1-877-FTC-HELP (1-877-382-4357) or go online at www.ftc. gov/complaint.

Source: www.consumer.ftc.gov/blog/2019/07/medicare-does-not-give-out-dna-kits?



Disaster Preparedness for Alzheimer's Caregivers

September is National Preparedness Month, and November is National Caregiver's Month in the U.S. People with Alzheimer's disease can be especially vulnerable during disasters such as severe weather, fires, floods, earthquakes, and other emergency situations. Recognizing the difficulties for both people with Alzheimer's and their caregivers in these situations, it is important for caregivers to have a disaster plan that includes the special needs of Alzheimer's and other dementia patients. Impairments in memory and reasoning severely limit their ability to act appropriately in crises

In general, you should prepare to meet the needs of your family for three to seven days, including having supplies and backup options if you lose basic services such as water or electricity.

Gather Supplies

As you assemble supplies for your family's disaster kit, **consider the needs of the person with Alzheimer's**. Be sure to store all supplies in a watertight container. The kit might contain:

- o Incontinence undergarments, wipes, and lotions
- o Pillow, toy, or something the person can hold
- o Favorite snacks and high-nutrient drinks
- o Physician's name, address, and phone number
- o Copies of legal, medical, insurance, and Social Security information
- o Waterproof bags or containers to hold medications and documents

Other supplies you may need are:

- o Warm clothing and sturdy shoes
- o Spare eyeglasses and hearing-aid batteries
- o Medications
- o Flashlights and extra batteries

If You Must Leave Home

In some situations, you may decide to "ride out" a natural disaster at home. In others, you may need to move to a safer place, like a community shelter or someone's home. Relocation may make the person with Alzheimer's very anxious. Be sensitive to his or her emotions. To plan for an evacuation:

- o Know how to get to the nearest emergency
- o Make sure the person with Alzheimer's wears an ID bracelet.
- o Take both general supplies and your Alzheimer's emergency kit.
- o Pack familiar, comforting items. Plan to take along the household pet.

- o Save emergency numbers in your cell phone, and keep it charged.
- o If conditions are noisy or chaotic, try to find a quieter place.

If You Are Separated

It's very important to stay with a person with Alzheimer's in a disaster. Do not count on the person to stay in one place while you go to get help. However, the unexpected can happen, so it is a good idea to plan for possible separation:

- o Enroll the person in the MedicAlert® + Alzheimer's Association Safe Return® Program—an identification and support service for people who may become lost. **Call 1-888-572-8566** to enroll.
- o Prepare for wandering. Place labels in garments to aid in identification.
- o Identify specific neighbors or nearby family and friends who would be willing to help. Make a plan of action with them should the person with Alzheimer's be unattended during a crisis.
- o Give someone you trust a house key and list of emergency phone numbers.
- o Provide local police and emergency services with photos of the person with Alzheimer's and copies of his or her medical documents, so they are aware of the person's needs.
- o Sign the person up for the York County Special Needs Registry. Call Human Services at 717-771-9347 to have an enrollment form sent to your home.

The National Institute on Aging's ADEAR Center offers information and free print publications about Alzheimer's disease and related dementias. ADEAR Center staff answer telephone, email, and written requests and make referrals to local and national resources.

For More Information about Disaster Preparedness, Caregiving and Alzheimer's:

NIA Alzheimer's and related Dementias Education and Referral (ADEAR) Center 1-800-438-4380 (toll-free)

adear@nia.nih.gov www.nia.nih.gov/alzheimers

Family Caregiver Alliance 1-800-445-8106 (toll-free)

info@caregiver.org www.caregiver.org

> Source: The National Alzheimer's and Dementia Resource Center. (NADRC) https://nadrc.acl.gov/node/151

Financial Institutions Report Widespread Financial Abuse

Financial institutions are seeing vast numbers of their older customers fall prey to financial exploitation by perpetrators ranging from offshore scammers to close family members—and they're filing hundreds of thousands of reports with the federal government about these suspicions. In early 2019, the Consumer Financial Protection Bureau released a report about key facts, trends, and patterns revealed in these Suspicious Activity Reports—or SARs—filed by banks, credit unions, casinos, and other financial services providers. The Bureau analyzed 180,000 elder financial exploitation SARs filed with the Financial Crimes Enforcement Network (FinCEN) from 2013 to 2017, involving more than \$6 billion. This firstever public analysis provides a chance to better understand elder financial exploitation, and to find ways to improve prevention and response.

What we learned

- Filings on elder financial exploitation **quadrupled** from 2013 to 2017.
- Money services businesses, used by many people to wire money, have filed an increasing share of these SARs (58 percent in 2017).
- Older adults ages 70 to 79 lost on average \$43,300.

• While financial institutions are increasingly filing elder financial exploitation SARs, they often do not indicate that they reported the suspicious activity directly to first responders. Less than one-third of elder financial exploitation SARs specifies that the financial institution reported the activity to Adult Protective Services, law enforcement, or other authorities. If the financial institution is not reporting to these authorities, this is a missed opportunity to strengthen prevention and response.

Speak up about elder financial exploitation

- If you believe that you or someone you know is a victim of financial exploitation, contact your local adult protective services (APS) agency, the York County Area Agency on Aging at 1-717-771-9610.
- Report scams or fraud to the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or ftc.gov/complaint.
- Share a free, *Money Smart for Older Adults guide* with those in your community. Google *Money Smart for Older Adults Resource Guide* and it can be downloaded. (102 pages)

There is no phone number available for ordering, but you can write to: Money Smart, Pueblo, CO 81009, and enclose a letter requesting a free copy of Money Smart for Older Adults Resource Guide, Publication #6141. Be sure to include your mailing address.

Money Smart for Older Adults is an elder financial exploitation awareness and prevention program the Consumer Financial Protection Bureau created with the Federal Deposit Insurance Corporation (FDIC). It covers topics and provides helpful resources for such things as investment fraud, telephone/internet scams, identity theft, medical identity theft, homeowner scams, and veteran fraud.

Source: https://www.consumerfinance.gov/about-us/blog/financial-institutions-report-widespread-elder-financial-abuse/

Benefits of Flu Vaccination

There are many reasons to get a flu vaccine each year. The following is a summary of the benefits of flu vaccination, and scientific studies that support these benefits.

Flu vaccination can keep you from getting sick with flu.

During 2016-17, flu vaccination prevented an estimated 5.3 million influenza illnesses, 2.6 million influenza-associated medical visits, and 85,000 influenza-associated hospitalizations. Flu vaccine has been shown to reduce the risk of having to go to the doctor with flu by 40 percent to 60 percent.

Flu vaccination can reduce the risk of fluassociated hospitalization for children, working age adults, and older adults.

Flu vaccine prevents tens of thousands of hospitalizations each year. A 2018 study showed that from 2012 to 2015, flu vaccination among adults reduced the risk of being admitted to an intensive care unit (ICU) with flu by 82 percent.

Flu vaccination helps prevent serious medical events associated with some chronic conditions.

Vaccination has been associated with lower rates of some cardiac events among people with heart disease, especially among those who had had a cardiac event in the past year. Flu vaccination also has been shown in separate studies to be associated with reduced hospitalizations among people with and diabetes and chronic lung disease.

Flu vaccination has been shown in several studies to reduce severity of illness in people who get vaccinated but still get sick.

A 2017 study showed that flu vaccination reduced deaths, intensive care unit (ICU) admissions, ICU length of stay, and overall duration of hospitalization among hospitalized flu patients. A 2018 study showed that among adults hospitalized with flu, vaccinated patients were 59 percent less likely to be admitted to the ICU than those who had not been vaccinated. Among adults in the ICU with flu, vaccinated patients on average spent 4 fewer days in the hospital than those who were not vaccinated.

Getting vaccinated yourself may also protect people around you, including those who are more vulnerable to serious flu illness, like babies and young children, older people, and people with certain chronic health conditions.

There are a myriad of York County locations offering flu vaccinations, including pharmacies/ pharmacists, urgent care clinics, mobile clinics, and other community locations.

Access to flu vaccination has improved dramatically since the shortages remembered from the past.

You can visit **www.vaccinefinder.org**, type in your zip code, and locate multiple flu-shot providers near you.

Some York County Senior Centers are offering flu shot clinics starting this month:

Delta Area Senior Center

5 Pendyrus St., Suite 1, Delta **717-456-5753**

Tuesday, September 17th from 9:00-11:30 am

Heritage Senior Center

3700-4 Davidsburg Rd., Dover **717-292-7471**

Thursday, October 3rd from 8:30-10:30 am

South Central York County Senior Center

150 E. Main St., New Freedom **717-235-6060**

Wednesday, October 15th from 9:00-11:30 am

Source: www.cdc.gov/flu/prevent/vaccine-benefits.htm

Fire Prevention Week 2019

October 6th - 12th

Be Fire Safe! Our Turn to Take Care of You ...

Fire Safety Checklist for Caregivers of Older Adults

Older adults are more likely to die in home fires because they may move slower or have trouble hearing the smoke alarm. Make sure the people you know are prepared and safe, by surveying and addressing any noted issues below.

√ Put a check in front of each statement that is true for your home.

SMOKE ALARMS

- ☐ Smoke alarms are on every level of the home.
- ☐ Smoke alarms are inside and outside sleeping areas.
- ☐ Smoke alarms are tested each month.
- ☐ Smoke alarm batteries are changed as needed.
- ☐ Smoke alarms are less than ten years old.
- ☐ People can hear smoke alarms from any room. If not, consider one with a different sound or one that comes with a bed shaker or strobe light.

CARBON MONOXIDE ALARMS

- ☐ Carbon monoxide alarms are located on each level of the home.
- ☐ Carbon monoxide alarms are less than seven years old.

ESCAPE PLAN

- ☐ There is a fire escape plan that shows two ways out of every room.
- ☐ Exits are always clear and not blocked with furniture or other items.
- ☐ Windows are not nailed shut.
- ☐ Everyone knows where the safe meeting place is outside the home.
- ☐ The escape plan works for everyone, including people who use a wheelchair, a hearing aid, or glasses.
- ☐ There is a phone near the bed to call a local emergency number in case of a fire.

Source: www.usfa.fema.gov/prevention/outreach





Woodstove and Fireplace Safety

By: Kraig E Herman, IAAI-CFI, Public Education Specialist: Pennsylvania Office of the State Fire Commissioner



Soon the leaves will be changing colors, a chilly nip will be in the air, and we will need to seek some way of heating our homes. In the Winter 2018-19 edition of this paper, I talked about being fire safe with

space heaters. Now, I want to focus on fireplace, woodstove and chimney fire safety points.

Before you light the first fire of the fall season, make sure you have a qualified person inspect and clean your chimney and vents. This should actually be done every year, to ensure that no cracks have developed in your flue and any creosote that has built up is removed. This helps to eliminate any chance of carbon monoxide poisoning.

When you light a fire in your fireplace or woodstove, keep anything that can burn at least three feet away from the firebox. This way, radiant heat or any flying embers cannot ignite a fire on external items sitting too close to the fire.

Most likely, you may not clean ashes out of your fireplace or woodstove after each use. However, when you do clean the ashes out, make sure the ashes have cooled down and you place them in a tightly-covered, metal container. Keep this container outside at least ten feet from your home and any other building.

Lastly, if you rely on a fireplace or woodstove as a means of heating, it is imperative that you also install a carbon monoxide alarm in your home. You should have a carbon monoxide alarm on each level of your home and test it once a month, at the same time you test your smoke alarm.

If you are interested in having a Remembering When: A Fire and Fall Prevention Program for Older Adults presented for your group, please contact Kraig Herman at krherman@pa.gov

Volunteer Firefighter / EMT Union Fire Co. No. 1, Manchester, PA

Am I Entitled to Any of My Parent's Estate?

By: Jeffrey R. Bellomo, Certified Elder Law Attorney

In Pennsylvania, children do not have any legal right to inherit from their parents in their parents' Wills. Only a spouse has such a legal right. In other words, even if a person were to specifically disinherit his or her spouse, the spouse could still make a claim, called a spousal election, against the estate, and would then be entitled to a percentage of the estate. However, children have no such protection. A parent can disinherit a child by so stating in his or her Will, but the parent doesn't even have to do that. By simply not mentioning a child in his or her Will, the parent has effectively disinherited that child. Because children do not have any right of inheritance, then they only inherit by being named in the Will, either specifically by name, or as a class, such as "my children".

This is the rule for inheritance in a Will, which is very different from the rules of inheritance when there is no Will. If a person dies without a valid Will, he or she has died intestate. When that happens, each state has rules for who will inherit, and in what order. In that case, in Pennsylvania, children fare much better. If the deceased person was married with children when he or she died without a Will, then both the spouse and the children will share in the estate. The percentage for each is based on whether or not the decedent's children are also children of the surviving spouse, or whether they are that spouse's step-children. If the decedent was not married at the time of his or her death, better news yet for his or her children - they inherit equally among them all of his or her estate!

To be clear, we strongly believe that it is never a good idea for a person to have no Will at his or her death. If a parent wants to disinherit one or more of his or her children, we have a frank conversation to assure that the parent understands the implications of his or her decision. We strongly suggest that he or she specifically set out the disinheritance in the Will, so there is no confusion about the intent.

Although there are many more important reasons to do so, this certainly is a reason to be nice to your parents.

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York Director: Robin Beatty-Smith Phone: 717-848-3610

Hours: Monday-Friday, 9:00 AM - 3:00 PM

Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta Director: Kim Maglaughlin Phone: 717-456-5753

Hours: Monday- Friday, 7:00 AM -2:00 PM

Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg Director: Scott Shughart Phone: 717-432-2216

Hours: Monday- Friday, 9:00 AM- 2:00 PM

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion Director: Heather Goebeler Phone: 717-244-7229

Hours: Monday-Friday, 8:30 AM-2:30 PM

Website: www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover Director: Emma Crossley Phone: 717-292-7471

Hours: Monday- Friday, 8:00 AM- 3:00 PM Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386

131 Center St., Mount Wolf

Director: Deb Davis Phone: 717-266-1400

Hours: Monday-Friday, 8:00 AM -2:00 PM Website: http://www.mtwolf.org/SeniorCenter/

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry

Director: Jen Washburn

Phone: 717-938-4649 or 717-938-4640 Hours: Monday - Friday, 8:30 AM -3:00 PM Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York Director: Susan K. Jones Phone: 717-848-4417

Hours: Monday-Friday, 8:00 AM- 4:00 PM

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom

Director: Sandy Wehr Phone: 717-235-6060

Hours: Monday- Friday, 8:00 AM-3:00 PM www.southcentralyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown

Director: Rosie Horton Phone: 717-993-3488

Hours: Monday-Friday, 8:30 AM-3:00 PM

Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville Director: Trena Howard Phone: 717-244-0340

Hours: Monday-Friday, 8:00 AM – 2:30 PM Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York Director: Lisa Krout Phone: 717-843-9704

Hours: Monday-Friday, 8:00 AM- 4:00 PM Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove

Director: Tammy Miller Phone: 717-225-0733

Hours: Monday-Friday, 8:30 AM- 2:30 PM Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York Director: Kelly Frey Phone: 717-854-0693

Hours: Monday- Friday, 7:30 AM- 2:30 PM Website: www.yorktownseniorcenter.org

September is National Senior Centers Month ~ *Stop by For a Visit!*

In 2007, the National Institute of Senior Centers (NISC) designated the entire month of September as **Senior Center Month**, to give centers greater flexibility in scheduling celebratory events.

The national NISC celebration theme for 2019 is *Senior Centers: The Key to Aging Well*.

This year's theme was chosen to highlight how senior centers have the knowledge, programming, and resources to make a difference in people's lives—the virtual key to unlocking the components that will give an individual the opportunity to age well.

The purpose of Senior Centers is to provide programs and activities in local neighborhoods, accessible every day to older adults. They offer a welcoming space for York County residents age 60 and over to gather. Participants will experience a fun, caring, and safe environment, where they can access community resources and receive the enrichment needed to maintain an active and independent lifestyle. By keeping busy both mentally and physically, participants stay stronger. This helps to support independent living.

The local centers listed above continuously strive to be the central hub in the community for older adults to connect with peers, resources, and opportunities. In addition to providing daily nutritious lunches, centers offer social activities, informative programs, creative arts, exercise, volunteer opportunities, wellness and community services, bus trips and other special events and conveniences which are unique to individual centers. There is no charge to attend a center and activities, although contributions may be requested for certain programs, and "special" classes, programming and trips may have a fee. Nearly all centers have a monthly social calendar and a menu, outlining the available activities for the month, as well as the daily nutritious lunch menu.

Adults age 60 or older residing in York County are invited to drop by one of the listed York County Senior Centers and discover what active living is all about! You are welcome!

Sources: www.ncoa.org/national-institute-of-senior-centers/ www.aging.pa.gov.



Group Trips with rabbittransit

Planning a group trip to a farmers market, dinner theater, or concert? Let us take you! Group trips are available seven days a week, including evenings. Qualified agencies like Senior Centers can schedule a trip at least three days in advance by emailing scheduling@ rabbittransit.org with the list of riders, date, and pickup and drop-off times. Requests can be made many months in advance, which may be necessary if purchasing tickets to a show. There are two vehicle sizes available, both able to accommodate mobility devices such as wheelchairs or scooters. All riders must be registered in one of the shared ride programs.

For more information or to download a reservation form, visit www.rabbittransit.org. To speak to a customer service representative, call **1-800-632-9063.**

Local Classes Help Prevent Falls

Monday, September 23rd is the first day of fall. It also marks the 11th annual **National Falls Prevention Awareness Day**. Falls are the leading cause of fatal and non-fatal injuries for older Americans. Falls threaten older adults' safety and independence and generate enormous economic and personal costs.

According to the U.S. Centers for Disease Control and Prevention:

- One in three Americans aged 65+ falls each year.
- Every 13 seconds, an older adult is treated in the emergency room for a fall; every 20 minutes, an older adult dies from a fall.
- Falls are the leading cause of fatal injury and the most common cause of nonfatal trauma-related hospital admissions among older adults.

Falls, with or without injury, also carry a heavy quality-of-life impact. A growing number of older adults fear falling and, as a result, limit their activities and social engagements. This can result in further physical decline, depression, social isolation, and feelings of helplessness.

However, falling is not an inevitable result of aging. Through practical lifestyle adjustments, evidence-based, fall-prevention programs, and community partnerships (*including the Falls-Free Coalition of York County*), the number of falls among seniors can be substantially reduced.

The York County Area Agency on Aging offers a variety of fall-prevention programs throughout the year – free of charge – proven to lower the risk of falls. These include **A Matter of Balance**, **Healthy Steps for Older Adults**, and **Healthy Steps in Motion**. All three courses are available to adults ages 60 and older!

Currently, **A Matter of Balance** is being held at a variety of locations and times. These classes target older adults who have concerns about falling, have fallen in the past, have restricted their activities because of falling concerns, or are interested in improving balance, flexibility and strength. Pre-registration is required.

September 5th through October 8th

*(No classes on 9/19 and 9/26)

Tuesdays & Thursdays; 1:00 pm—3:00 pm Dover Township Community Center 3700 Davidsburg Road, Dover Call Faye at 717-771-9610 to register.

October 1st through October 24th

Tuesdays & Thursdays; 12:30 pm-2:30 pm SpiriTrust Lutheran® Zimmerman Place 800 Bollinger Drive, Shrewsbury Call Faye at 717-771-9610 to register.

October 2nd through October 30th

*(No class on 10/14)

Mondays & Wednesdays; 10:00 am–12:00 pm York Township Park Building 25 Oak Street, York Call Faye at 717-771-9610 to register.

November 4th through December 2nd

*(No class on 11/11)

Mondays & Wednesdays; 1:00 pm-3:00 pm
York Jewish Community Center
2000 Hollywood Drive, York
JCC members call 717-843-0918
Open to the public October 1st
Call Faye at 717-771-9610 to register

York County Area Agency on Aging 100 W. Market Street York, PA 17401 (717) 771-9610 PRESORTED STANDARD U.S. POSTAGE PAID HARRISBURG, PA PERMIT NO. 75

In addition, another evidence-based class, **Healthy Steps for Older Adults (HSOA)**, is scheduled for October. This two-day program reduces fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Adults 60 and older will learn how to exercise safely at home, and ways to improve their health and well-being. A unique part of this program is the involvement of participants in physical skill screenings to determine an individual's fall risk. Participants will be referred to appropriate healthcare professionals and community resources as deemed necessary.

October 17th & October 24th
Thursdays; 1:00 pm-3:00 pm
Stewartstown Senior Center
26 South Main Street, Stewartstown
Call Senior Center to register: 717-993-3488

Finally, the third fall-prevention offering, **Healthy Steps in Motion** (**HSIM**), begins in mid-November. This evidence-based series is designed especially for adults age 60 years and older, who have concerns about falling and are interested in a more exercise-focused fall prevention program, as well as balance improvement. It starts with a warmup, followed by strength and balance exercises, and ends with a cool-down stretch. There are three levels of exercise, which enables participants to continue HSIM for as long as they like. HSIM strives to reduce the risk of falling by building body strength, increasing flexibility and improving balance.

November 13th through December 9th Mondays & Wednesdays; 2:00 pm-3:00 pm Southern Branch YMCA 100 Constitution Avenue, Shrewsbury Call Faye at 717-771-9610 to register

See pages six and seven of this issue for more information. Learn how you can reduce your risk of falling by visiting the Falls Free area at the 50*plus* EXPO on September 25th at the York Expo Center.

Source: U.S. Centers for Disease Control and Prevention, and the York County Area Agency on Aging.